



Order Filed on August 15, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
Fitzgerald & Associates, P.C.
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(201) 533-1100
Counsel for Debtors

In Re:
Santo Competiello & Tracey A. Competiello


Case No.: 19-25828-RG
Chapter: 13
Judge: R. Gambardella

Hg. Date: 8/3/22

**ORDER ON MOTION FOR AUTHORIZATION
TO ENTER INTO FINAL LOAN MODIFICATION AGREEMENT
(CHAPTER 13)**

The relief set forth on the following page is **ORDERED**.

DATED: August 15, 2022



Honorable Rosemary Gambardella
United States Bankruptcy Judge

The Court having reviewed the Motion for Authorization to Enter into Final Loan Modification Agreement filed on July 6, 2022, as to the first mortgage [enter first, second, third, etc.] concerning real property located at 300 Wilson Avenue, Lyndhurst, NJ 07071, and the Court having considered any objections filed to such motion, it is hereby ORDERED that:



The debtor is authorized to enter into the final loan modification agreement.

1) The loan modification must be fully executed no later than 14 days from the date of this order. If it is not, the secured creditor, within 14 days thereafter, must file with the Court and serve on the debtor, debtor's attorney, if any, and the standing trustee a Certification indicating why the agreement was not fully executed. A response by the debtor, if any, must be filed and served within 7 days of the filed date of the secured creditor's Certification; and

2) Upon the filing of the Certification required above, and absent a response from the debtor, the standing trustee may disburse to the secured creditor all funds held or reserved relating to its claim. Absent the filing of the Certification within the time frame set forth above, the standing trustee will disburse funds on hand to other creditors pursuant to the provisions of the confirmed Plan and any proof of claim filed in this case with respect to the mortgage is deemed modified and incorporated into the Loan Modification Agreement; and

3) Unless the debtor's Plan has been confirmed with 100% paid to unsecured creditors, the debtor must file a *Modified Chapter 13 Plan and Motions* within 14 days of consummation of the loan modification. If the loan modification results in material changes in the debtor's expenses, the debtor must also file amended Schedules I and J within 14 days of the date of this Order; and

4) Check one:



There is no order requiring the debtor to cure post-petition arrears through the Plan; or



Post-petition arrears are capitalized into the loan modification agreement, and the Order filed on _____ requiring the Standing Trustee to make payments based on the arrearage is vacated as of the date of this order; or



Post-petition arrears have not been capitalized into the loan modification agreement, and the Standing Trustee will continue to make payments to the secured creditor based on the Order filed on _____; and

5) If fees and costs related to loss mitigation/loan modification are sought by the debtor's attorney, an Application for Compensation in compliance with D.N.J. LBR 2016-1 must be filed.



The Motion for Authorization to Enter into Final Loan Modification Agreement is denied.

new.12/17/19

In re:
Santo Competiello, Sr.
Tracey A. Competiello
Debtors

Case No. 19-25828-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 15, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Santo Competiello, Sr., Tracey A. Competiello, 300 Wilson Avenue, Lyndhurst, NJ 07071-3324

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Mortgage dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marguerite Mounier-Wells	on behalf of Debtor Santo Competiello Sr. nadiafinancial@gmail.com, mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Marguerite Mounier-Wells	on behalf of Joint Debtor Tracey A. Competiello nadiafinancial@gmail.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Maria Cozzini	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC mcozzini@sternlav.com
Marie-Ann Greenberg	magecf@magtrustee.com

District/off: 0312-2

User: admin

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Total Noticed: 1

Nicholas Fitzgerald

on behalf of Joint Debtor Tracey A. Competiello fitz2law@gmail.com

Nicholas Fitzgerald

on behalf of Debtor Santo Competiello Sr. fitz2law@gmail.com

Stuart I. Seiden

on behalf of Creditor Midfirst Bank siseiden@duanemorris.com lamahon@duanemorris.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9